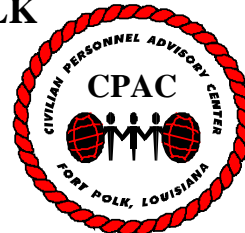




**JOINT READINESS TRAINING CENTER AND FORT POLK
CIVILIAN PERSONNEL ADVISORY CENTER
FORT POLK, LOUISIANA 71459-5341**

*"ARMY CIVILIAN PERSONNEL PROFESSIONALS--
HELPING LEADERS MEET THE MISSION"*





CPAC INFORMATION BULLETIN
NUMBER 30

NOVEMBER 2000


**FEDERAL EMPLOYEES'
HEALTH BENEFITS OPEN
SEASON**


It is time for Federal Employees' Health Benefits (FEHB) Open Season (November 13 through December 11 2000). If you've made FEHB open season changes in the past, you may remember what a hassle it could be--

 finding the form, filling it out, getting it to the right office on time, not knowing if it got lost or was processed, and not getting a copy of your enrollment form to show your new doctor or pharmacy

Well this year, FEHB open season elections are easier than ever, with the coming of the Army Benefits Center-Civilian (ABC-C). Now you can use the telephone or the World Wide Web to make your open season elections. No more paper forms to find, fill out, or pass from office to office. Transactions are processed electronically directly into the personnel database and flowed to the payroll system when the changes become effective in January. 

To do a transaction either by the telephone or the Web, you'll need to use a Personal

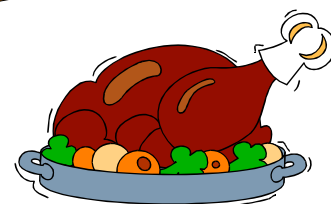
Identification Number, or PIN. Your PIN, in conjunction with your Social Security Number, is the electronic equivalent of your signature on an election form.  Each South Central employee was assigned a temporary 4-digit PIN when the region was brought under ABC-C coverage in September. That PIN is the month and year of your birth; for example, 0652 for June 1952.

Before you can do a transaction with the ABC-C, either by telephone or the Web, you will need to change that temporary PIN to a 6-digit number of your choosing. Make sure you have a copy of your latest Leave and Earnings Statement or Notification of Personnel Action handy. You will be asked for several pieces of information (Social Security Number, date of birth, service computation date for leave, pay plan, grade, and step) when you change your PIN. This information is validated against current information contained in the Regional personnel database. When you create your new PIN, safeguard it as you would any other piece of personal information. You can change your PIN at any time; when you do, you will be asked for the same information so your request can be validated. 

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**Happy
Thanksgiving**



If you are using the telephone, you only need your Social Security number and PIN to perform a transaction.

If you are using the Web, you will first have to create a Point of Entry (POE) account in order to sign onto the Web transaction system, called EBIS (Employee Benefits Information System). The process is very similar to creating your PIN number and requires the same kind of information needed to create your PIN (Social Security number, date of birth, service computation date for leave, pay plan, grade, and step.) You will be asked to create a user name and password.

Once your POE account is successfully created, you will also need your Social Security number and PIN to do any transactions. The PIN is the same for both telephone and Web transactions. If you've already changed it, great - you're ready to go. If not, you'll have to update your PIN from the temporary 4-digit number to a 6-digit one.

Once you've created the necessary POE accounts and a PIN, you're ready to perform transactions. Simply follow the prompts on either the telephone or Web menus for health benefits and then for open season election transactions. You'll need the enrollment code number for the new health plan you want to enroll in.

When you successfully complete the transaction, it will go into a "pending" status until it becomes effective in January 2001. If you change your mind before then, you can either cancel that pending transaction altogether, or make a new election.

When you have made an election, you can request the



ABC-C to fax you a copy of your enrollment form. You can do this via the telephone, following the prompts under the health benefits section.

If all this sounds complicated, it really isn't. The hardest part is setting up your PIN (POE account if you use the Web). Once you've signed onto the system either by telephone or the Web, it's a matter of selecting the right prompts or links to get you where you need to be. When it's all done, it beats filling out a piece of paper and sending it off to places unknown, hoping your open season election makes it in time.

The telephone number for the ABC-C's transactions is 1-877 ARMY CTR (276-9287), or for the hearing impaired 1-877 ARMY TDD (276-9833). The ABC C web site is www.abc.arm.mil once there, you can select the EBIS transaction page.

If you have trouble establishing your PIN or web POE account, you can call the ABC-C helpdesk at (785) 239-2000 or DSN 856-2000.



DID YOU KNOW

- If you are carrying Self and Family Federal Employee Health Benefits (FEHB) coverage and want to add an eligible family member, you must notify your health carrier of the addition. You do not need to contact ABC-C.
- If you are a married Federal Employees Retirement System (FERS) participant, your spouse must consent to your Thrift Savings Plan (TSP) loan by signing the Loan Agreement that the TSP Service Office will send you.



- If you are within one year of retiring and have complicated service (e.g. deposit/redeposit, FF/ATC/LEO, part-time or intermittent service) you may request an estimate from



ABC-C by calling 1-877-276-9287 and requesting a counselor. If you are more than a year from retirement or have no break in service, you can go to the ABC-C web site at <http://www.abc.army.mil>, click on "EBIS", click on "Retirement", then "Personal Retirement Information", and choose either "Personal Statement of Benefits" or "Annuity Estimates".

RETIREMENT DATE CHOICE CONSIDERATION



Are you thinking about retiring at the end of the year? Do you have questions regarding what is the best retirement date? While the "best" date depends on a host of personal considerations, one common issue involves selecting dates for purposes of when benefits will be effective, and several differences exist between the CSRS and FERS retirement programs. Here's a rundown:

CSRS

You must retire by the 3rd of a month in order for your annuity to begin that month - thus, your retirement would have to be no later than December 3, 2000 in order for your annuity to begin on December 4, 2000; your first payment would come a month later.

FERS

Your annuity begins on the first of the following month no matter what date in a month you retire - thus, your retirement could be as late as December 31, 2000, in order for your annuity to begin on



January 1, 2001; again, your first payment would come a month later.

The first check most of you will receive is an estimated interim payment sent out while your exact annuity is calculated; a later payment squares up the difference.

Annual Leave Cash-In



Another issue in retirement date planning is the value of any accumulated annual leave that will be paid as a lump-sum amount. The value of the payment depends on your salary at the time of retirement and the amount of leave you have on the books. In order to receive part of that payment at the 2001 pay rates - a raise averaging 3.7 percent is expected, with some variation by locality you would have to have leave which would carry past the effective date of the pay raise. The effective date of the raise is the first full pay period of the new calendar year, which for most of you begins January 14, 2001. According to the law in 5 USC 5551, "the lump sum payment shall equal the pay the employee would have received had he/she remained in the service until expiration of the period of the annual leave."



"This means if you retire on December 31, 2000 and you have 320 hours of annual leave to sell back, then the annual leave pay rate for January 1, 2001 through January 13, 2001, would be at the rate in effect at time of retirement (80 hours). The leave pay rate for January 14, 2001 through February 23, 2001 (240 hours) would be at the higher rate. (Holidays are included in projecting the days out; however, if you are due a within-grade increase during that time, it is not used in the calculation.) Depending on the amount of leave and your pay rate, the difference could be worth several hundred dollars. But something else you must consider is the fact



that if you stay on the rolls past January 14, 2001, to get the maximum higher rate, you will only be able to sell back the maximum allowable carryover; which, for most of you, is 240 hours. You must balance selling the leave back at the higher pay rate against the fact that if you retire on December 31, 2000 (FERS) or January 3, 2001 (CSRS), you will be able to sell back whatever amount of leave you have accumulated.

Submission of Your Retirement Application



These are just some of the considerations that you as a prospective retiree must think about. The staff at the Army Benefits Center - Civilian also wants you to think about another consideration when to submit your retirement package! We ask that you submit your retirement package no later than 45 days prior to retirement, but 60 to 90 days ahead is preferred. We began servicing Department of the Army civilian employees throughout the continental United States on October 11, 2000 and that means that we are servicing over 170,000 civilian employees. We also ask that you review your retirement package carefully before submitting it as we have encountered numerous errors in the submissions and this only slows the process down.

Please read the instructions carefully and review the article on our ABC-C Home Page at:

www.abc.army.mil/ABCRetirement/Information/RetirementProblemAreas.htm which lists all the problem areas.

Also review the "Completing the Retirement Package" checklist at www.abc.army.mil/ABCRetirement/Information/CompletingtheRetirementPackage.htm. Following the instructions closely will

enhance the expeditious processing of your retirement application. We hope that this information has given you several things to think about in the retirement decision process and look forward to assisting you in the transition.

(The above was contributed by the Army Benefits Center- Civilian)



ELECTRONIC DISTRIBUTION OF LEAVE AND EARNINGS STATEMENTS (LES)

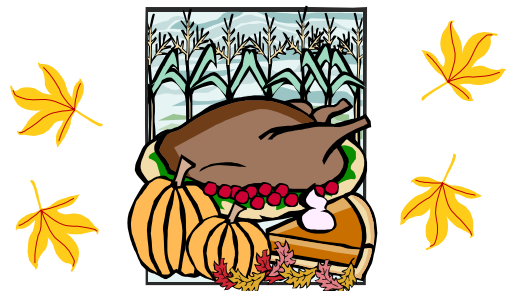
As of September 18, 2000, Army Civilian employees are able to view and print their LES through the Defense Finance and Accounting Service Employee/Member Self Service (DFAS E/MSS) System.

Employees can print their LES up to two days prior to payday. However, early receipt of the LES does not mean that the employee's net pay has been deposited to their Financial Institution.

Employees may access the E/MSS at the following web site: <http://www.dfas.mil/emss>.



To access the above site, employees will need their temporary password that was mailed to them by DFAS. Once they log on with the temporary password, they can change it to a password of their choice.



PAYROLL "POTENTIAL PROBLEM" ALERT

The U.S. Army Finance Center has issued the following "Payroll Alert" advising of a potential problem. It has been found that when an employee processes a change to his/her federal tax marital status, number of exemptions, or requests an additional withholding amount (via the Customer Service Representative (CSR) or E/MSS) a problem occurs. The Defense Civilian Pay System (DCPS) is using the changed data to calculate pay if a "retroactive action" is also processed for any reason. This retroactive input could be via interface to DCPS from personnel, T&A correction or anything that would normally trigger the retro process. In other words, DCPS is going back to the effective retroactive action date and is using the changed federal tax data for the entire period.

A DCPS system change request to alleviate this problem is currently scheduled for March 2001. The Payroll Office is aware of the problem and is trying to find a workaround solution until the system change can be implemented. An alert message for the E/MSS screens regarding this problem is in process.

In the interim, all employees are asked to pay close attention to your Leave and Earning Statement (LES) . If you note any large increases or decreases in your taxes, your pay or retro tax information in the Remarks Section of your LES, your CSR should be notified immediately at 531-8757.

The payroll technicians are watching for these changes and are prepared to make necessary adjustments, as well as special payments, if requested. **Please NOTE:** Adjustments of this nature must be

accomplished prior to the end of the calendar year. Problems identified after that cannot be reversed.

You will be advised as developments occur.



ARTICLES FOR BULLETIN

If you have any suggestions on topics or issues that you would like addressed in future bulletins, please submit them to one of the following:

1. Civilian Personnel Advisory Center
ATTN: Bill R. Chance
2. romerok@polk-emh2.army.mil
3. Call 531-4020/4708

Suggestion will be reviewed and addressed if at all possible.

//ORIGINAL SIGNED//
DONALD R. MALLETT
Director, Civilian Personnel
Advisory Center

